DOCUMENT RESUME

ED 352 457 CE 062 525

AUTHOR Stewart, Hester R.
TITLE Women in Kentucky: A Documented Profile.
INSTITUTION Murray State Univ., Ky.
SPONS AGENCY Kentucky State Dept. of Adult and Technical Education, Frankfort. Cabinet for Workforce Development.
PUB DATE Jun 91
NOTE 48p.; Original printed on colored stock.
PUB TYPE Statistical Data (110)

EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS Adults; *Birth; Demography; Divorce; Early Parenthood; *Employed Women; Fatherless Family; *Females; *Heads of Households; Illegitimate Births; *Income; Males; *Marital Status; Mothers; Older Adults; One Parent Family; Poverty; Unemployment
IDENTIFIERS *Kentucky

ABSTRACT

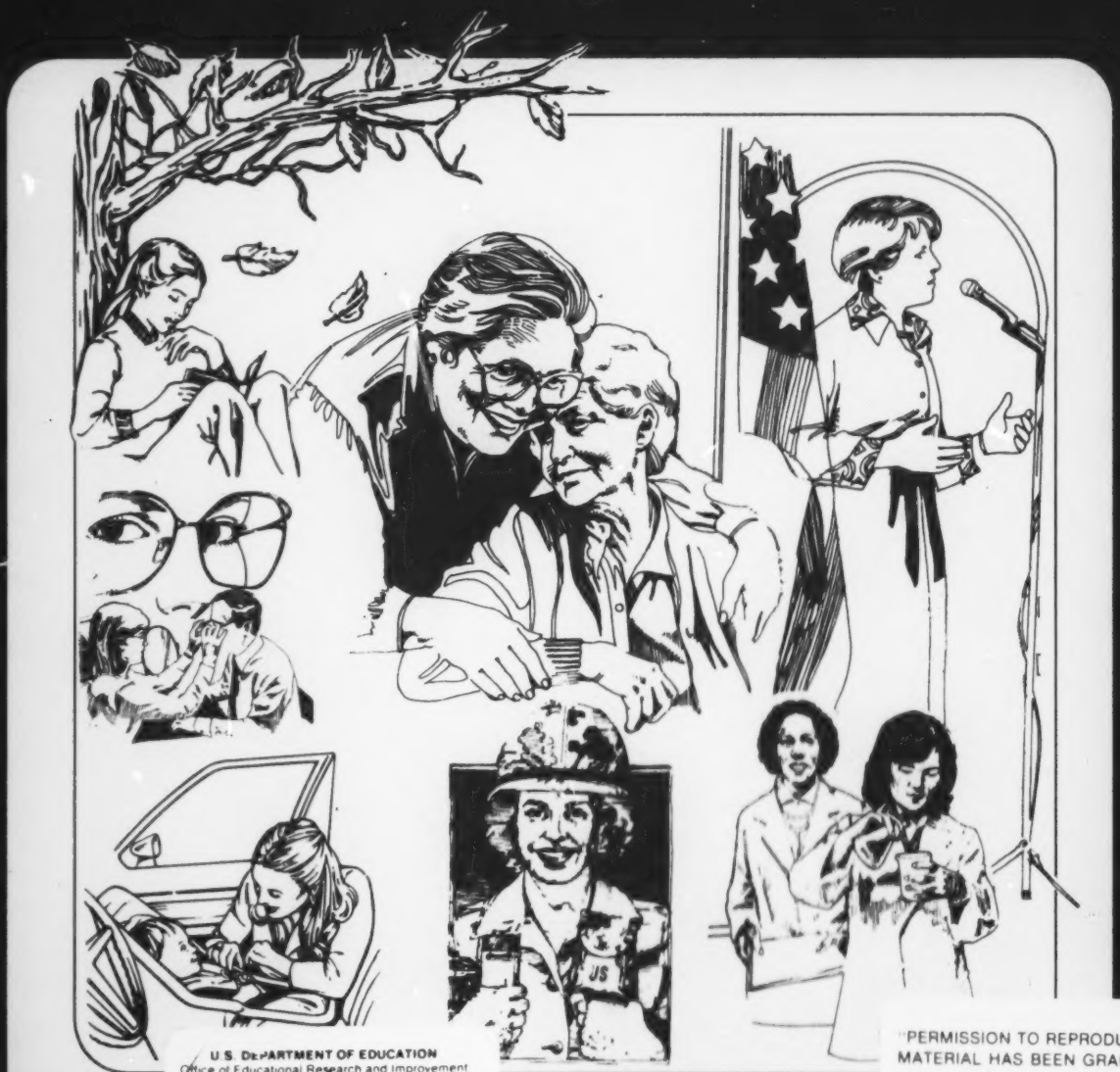
A study was conducted in Kentucky to increase the database available to the state's decision makers concerning women in relation to family status, occupational participation, income and earnings, and issues and concerns that may need greater emphases. Data were gathered through Kentucky government agencies and the U.S. Bureau of the Census as well as several papers, reports, and unpublished tabulations from the Current Population Survey. Some of the highlights of the research findings are the following: (1) women 65 years and older make up the fastest growing age group among women in the state since 1980; (2) in 1990, for all persons over age 25, 40 percent of women and 37 percent of men had finished only 12 years of school, and 13 percent of women and nearly 18 percent of men had completed at least 16 years of school; (3) the proportion of separated and divorced women has increased steadily since 1980 to more than 12 percent in 1990; (4) the number of births to teenage mothers in Kentucky increased 5.5 percent from 1988 to 1989; (5) the proportion of births to women aged 30 and older increased from 15.7 percent in 1980 to 21.6 percent in 1989; (6) in 1990, 15.7 percent of all Kentucky family households were families headed by women; (7) more than one-half of the children in Kentucky's female-headed families are poor; and (8) an estimated 56 percent of Kentucky women, age 16 and older, were either employed or looking for work in 1990. (The document includes 15 tables, 14 figures, a list of 26 references, an explanation of the research methodology, and a glossary defining 31 terms.) (KC)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED352457

WOMEN *in Kentucky*

A Documented Profile



CE062525

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☐ This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

J. Payne

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

BEST COPY AVAILABLE

Women in Kentucky: A Documented Profile

Hester R. Stewart, Ph.D.
Author and Project Manager

Judith S. Payne, Project Director
Home Economics Department
College of Industry and Technology
Murray State University

James P. McCoy, Ph.D. Asst Professor, Census Data Analyst
Martin Milkman, Ph.D. Asst Professor, Census Data Analyst
Department of Economics and Finance
College of Business and Public Affairs,
Murray State University

Printed with federal funds
Submitted to the Cabinet for Workforce Development
June 1991

CONTENTS

Page

Acknowledgments v

List of Tables vi

List of Figures vii

INTRODUCTION 1

Overview of Document 1

Overall Profile of Women in Kentucky 1

Highlights 2

PART I. PROFILE OF WOMEN IN KENTUCKY 3

Population Characteristics 3

Marital Status and Living Arrangements 7

PART II. WOMEN IN THE WORKPLACE 19

Labor Force Participation 19

Income and Earnings 26

PART III. RELATED ISSUES AND CONCERNS 31

REFERENCES 37

METHODOLOGY 39

GLOSSARY 41

ACKNOWLEDGMENTS

The Women in Kentucky project was a concerted effort that required the cooperation of many people: project staff, regional focus groups and reviewers. Special appreciation is extended to those who assisted in locating references, typing the manuscript, reviewing draft copies and editing the final product.

Women in Kentucky: A Documented Profile was a cooperative project of the Kentucky Department of Adult and Technical Education, Cabinet for Workforce Development and Murray State University, College of Industry and Technology, Department of Home Economics. Funding was provided through the Carl D. Perkins Vocational Education Act of 1984.

Much effort has been spent in identifying sources of data about Kentucky women. Many agency representatives were helpful in providing information for the document. A focus of the data analysis has been on areas that would assist efforts to recognize women's contributions in areas of family responsibility and employment. Identifying areas of concern about women was a major task.

Estimates for 1990 utilized the Current Population Survey (CPS), a survey conducted by the U.S. Bureau of the Census (2).

Our special thanks go to the regional focus groups for their support and suggestions, to Marion Elkins for secretarial assistance and to Gross Magee, Department of Graphic Arts Technology for technical assistance in preparation of the final copy. Mary E. Cannon and Dr. Allie Hixson are to be commended for their editing.

FOR MORE INFORMATION CONTACT:

Betty R. Tipton, Director
Equity Vocational Education Programs
Kentucky Department of Adult and Technical Education
Cabinet for Workforce Development
Frankfort, Kentucky 40601

LIST OF TABLES

Table Page

1. Population by Age and Gender, Kentucky: 1980 1
2. Estimated Population by Age and Gender, Kentucky: 1990 4
3. Years of School Completed by Age and Gender: 1990 6
4. Marital Status of Kentuckians 15 Years and Over: 1980 9
5. Marital Status of Kentuckians 15 Years and Over: 1990 10
6. Marital Status by Age and Gender, Kentucky: 1990 11
7. Marriage and Divorce Rates Per 1,000 Population, Kentucky: 1980-1988 11
8. Households in Kentucky: 1990 13
9. Family Type by Presence of Children: 1990 15
10. Number of Workers by Family Type: 1990 16
11. Labor Force Participation of Men and Women 16 and Older by Gender and Race: 1990 20
12. Labor Force Participation of Women by Race, Marital Status and Presence of Children: 1990 22
13. Type of Industry of Employed Women in Kentucky: 1990 24
14. Occupational Groups of Employed Persons in Kentucky by Gender: 1990 14
15. Annual Median Family Income by Race of Householder, Kentucky: 1989 15

LIST OF FIGURES

Figure Page

1. Kentucky Households: 1990 1
2. Kentucky Female Population by Age: 1990 5
3. After Graduation Status of High School Class of 1990: Kentucky 8
4. Marital Status Patterns, Women in Kentucky: 1980-1990 8
5. Single Parent Families in Kentucky: 1990 15
6. Nonfamily Households in Kentucky: 1990 17
7. Labor Force Participation of Kentucky Women by Age and Race: 1990 21
8. Labor Force Rates of Kentucky Women by Marital Status and Presence of Children: 1990 21
9. Unemployed Women in Kentucky: 1990 23
10. Employed Women in Kentucky by Industry: 1990 24
11. Employed Women in Kentucky by Occupation: 1990 26
12. Annual Income of Kentucky Residents, 15 Years and Older: 1989 27
13. Average Annual Earnings of Kentucky Residents, 18 Years and Older: 1989 28
14. Average Annual Earnings of Kentucky Workers 18 Years and Older by Education: 1989 28

INTRODUCTION

Overview of Document

Women are not a homogeneous group; they bear a wide variety of characteristics, live in a variety of situations, and therefore have a variety of needs. Some significant changes that have occurred during the 1980s will have an impact on ALL women and deserve attention. This document replicates a study of "Women in Delaware" in collecting and presenting data about Kentucky women and is designed as a guide for making decisions about employment and income needs of women in Kentucky as well as for addressing future programming and training issues (1).

The major purpose of *"Women in Kentucky: A Documented Profile"* is to increase the data base available to Kentucky decision makers concerning women in relation to: family status, occupational participation, income and earnings and issues and concerns of Kentucky women that may need greater emphases.

Overall Profile of Women in Kentucky

Women and girls comprise over 52 percent of the Kentucky population (2). About 56 percent of all women over 16 years of age are in the labor force. The median income for women over 15 years of age was estimated at $6,200 in 1989. The median age of Kentucky women in 1990 was 33 years. Also at that time, 40 percent of all Kentucky women over the age of 25 had completed at least 12 years of school. Over 68 percent had completed 12 years of school or beyond.

Figure 1 represents the household structure for Kentucky women and men.

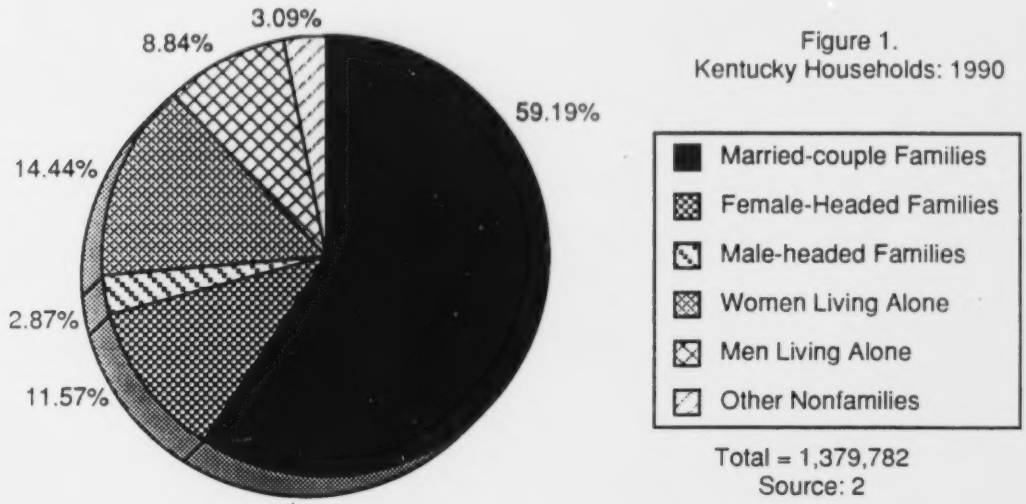


Figure 1.
Kentucky Households: 1990

Total = 1,379,782
Source: 2

HIGHLIGHTS

- Women 65 years and older make up the fastest growing age group among women in Kentucky since 1980.
- In 1990, for all persons over age 25, 40 percent of women and 37 percent of men had finished only 12 years of high school. Thirteen percent of women and nearly 18 percent of men completed at least 16 years of school.
- The proportion of separated and divorced women has increased steadily since 1980 to over 12 percent in 1990.
- The number of births to teenage mothers in Kentucky increased 5.5 percent from 1988 to 1989 (59.9 live births per 1,000 female population).
- The proportion of births to older women, those 30 and older, increased from 15.7 percent in 1980 to 21.6 percent in 1989.
- In 1990, 15.7 percent of all Kentucky family householders were families headed by women. About 4 percent were maintained by men without wives.
- In 1990, the proportion of female-headed families with preschool children was over 22 percent for women and 9 percent among male-headed families.
- In 1990, nonfamily households accounted for over 26 percent among all Kentucky households.
- An estimated 56 percent of Kentucky women, age 16 and older, were either employed or looking for work in 1990.
- Some of the most dramatic increases in labor force participation in the state have been among mothers, especially mothers of preschool children.
- An estimated 27 percent of all Kentucky children were classified as living in poverty in 1989 as compared to 21.6 percent in 1980.
- Over one-third (35.9%) of all adult black Kentuckians were classified as in poverty.
- Most at risk for public assistance in Kentucky, as elsewhere, are young, female heads of households between the ages of 16 and 24 years.
- Over one-half of the children in Kentucky's female-headed families are poor.

PART I.

PROFILE OF WOMEN IN KENTUCKY

Population Characteristics

Girls and women represent over half the population in Kentucky, currently numbering 1,919,504 (2). In 1990, women and girls accounted for 52.1 percent of the total number of Kentucky residents compared to 51.5 percent in 1980 (3).

This estimation of the female population suggests it increased by 47,766 between 1980 and 1990, or by 2.5 percent. The total male population in the state, however, decreased by 1.2 percent or 23,247 in number. The state's total population grew by over .6 percent between 1980 and 1990 to a total of 3,685,296.

These data indicate a relatively stable proportion of the total population who are females and a slightly higher growth rate for the female population than for the total state population. In addition, the median age of females, like the median age of males, has increased with a decrease in the number of younger females and an increase in the number of older females.

Table 1. Population by Age and Gender, Kentucky: 1980

Age	Number	Percent
ALL AGES TOTAL	3,660,777	100%
Female.	1,871,738	51.10
Male	1,789,039	48.87
Under 5 years	282,731	7.70
5 to 17 years	799,999	21.85
18 to 20 years	218,433	5.96
21 to 24 years	273,282	7.46
25 to 44 years	990,146	27.00
45 to 54 years	354,252	9.67
55 to 59 years	178,333	4.87
60 to 64 years	153,773	4.20
65 to 74 years	248,988	6.80
75 to 84 years	125,804	3.40
85 years and over	35,036	.95
Under 17 years	1,082,730	29.50
17 to 64 years	2,168,219	5.90
65 years and over	409,828	11.10
Median Age	29.1	

Source: 3

These data indicate a relative stable proportion of the total population who are females and a slightly higher growth rate for the female population than for the total state population. In addition, the median age of females, like the median age of males, has increase in the with a decrease in the number of younger females and an increase in the number of older females.

Age

The number of females in 1990 under 15 years accounted for over 18 percent of all Kentucky women. Females, ages 25-44, represented over 33 percent (637,578) or the largest segment of the total population of women. The number of women over 75 jumped to 106,263 or 63.5 percent of all men and women in the state in that age group.

Table 2. Estimated Population by Age and Sex, Kentucky: 1990

Age	Female	Male	Percent Females
ALL AGES TOTAL	1,919,504	1,765,792	52.1%
Under 3 years	97,219	106,263	47.8
3 to 4 years	13,566	15,826	46.2
5 to 14 years	241,918	325,572	42.6
15 to 17 years	94,959	58,784	61.8
18 to 21 years	119,829	115,307	51.0
22 to 24 years	99,480	88,176	53.0
25 to 34 years	343,659	314,268	52.2
35 to 44 years	293,919	266,788	52.4
45 to 54 years	212,526	156,003	57.7
55 to 64 years	126,611	140,177	47.5
65 to 74 years	169,569	117,568	59.1
75 years and over	106,263	61,045	63.5
Under 16 years	386,617	468,010	45.2
16 to 64 years	1,257,070	1,119,154	52.9
65 years and over	275,832	178,612	60.7
Median Age	33	30	

Source: Data are estimates based on a sample: Current Population Survey, 1990.

The median age of women, 33 years in 1990, reflects a national trend which includes the aging of "baby-boom" generation. The number of Kentuckians ages 25-44, according to recent reports, rose by over 17 percent in the decades of the 1980s (3).

Changes in the age structure of Kentucky's population also reflect the movement of the "baby boom" generation, ages 25-44 in 1990, into adulthood. This age group now

numbers an estimated 1,218,634 men and women, nearly one-third of the state's population. In the 1960s and 1970s, this bulge in the population brought our attention to high birth rates, growing school enrollments, and a youth-oriented culture. In the 1990s, our attention is concentrated on new patterns of marriage and living arrangements, child rearing, jobs and careers, and relationships with aging parents.

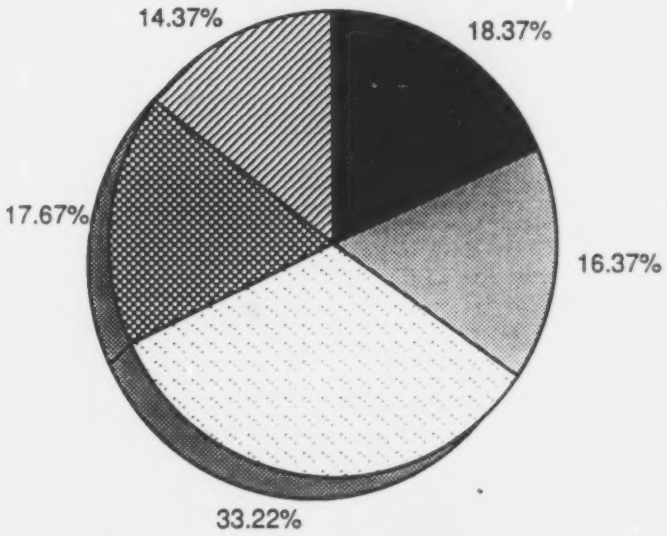


Figure 2.
Kentucky Female Population
by Age: 1990

Total = 1,919,504

Source: 2

In addition to the consequences of the movement of the baby boom generation through the life cycle, there has been an unprecedented increase in the numbers of older people in the state. Older women, who comprise one of the fastest growing age groups in the state, account for over three-fifths of all persons over 65 years. Among people age 75 and older, women now outnumber men almost 2 to 1. The distribution of females in Kentucky by age groups is shown in Figure 2.

The median age of Kentucky's female population increased to 33.0 years in 1990. At the same time, the median age of males increased to 30.0 years. There has been an increase in longevity among both men and women. In the United States, females born between 1979 and 1981 can expect to live 77.6 years and males 70.1 years. Nationally, white females born during this period can expect to live longer than their black agemates—78.8 years compared to 73.7 years (4). As reported in Women in Minnesota:

> At the turn of the century, the average life span for women nationally was 48 years. Most women had few years remaining to them after childbearing. Today, most women can expect 30 or more years of life after their children are raised — a fact which profoundly influences life choices (4).

Educational Attainment

Levels of educational attainment among men and women have increased in Kentucky over the past several decades. The percentage of all people in Kentucky over 25 who had completed four or more years of education beyond high school was over 15 percent in 1990 (2). Men and women differ in levels of educational attainment, as indicated in Table 3. In 1990, for all persons over age 25, 40 percent of women and 37 percent of men had finished only 12 years of school while 31.7 percent of men and 27.7 percent of women had 13 or more years of school. Almost one-third of Kentucky's women over 25 years have less than 12 years of schooling as compared to 31 percent for men.

Table 3. Years of School Completed by Age and Sex: 1990

Years of School Completed	Total Age 25 & Over	Total Age 25 to 44	Total Age 45 to 64	Total Age 65 and Over
Percent Distribution:				
Total Females	1,252,547	637,578	339,137	275,832
	100%	100%	100%	100%
Less than 12 years	32.1	19.5	34.7	58.2
12 years	40.3	45.7	42.7	24.6
13 to 15 years	14.3	18.4	10.0	9.8
16 years and over	13.4	16.3	12.7	7.4
Total Males	1,055,849	581,056	296,180	178,613
	100%	100%	100%	100%
Less than 12 years	31.0	19.1	35.9	62.0
12 years	37.3	41.6	38.2	21.5
13 to 15 years	14.1	18.3	9.2	8.9
16 years and over	17.6	21.0	16.8	7.6

Source: Data are estimates based on a sample: Current Population Survey, 1990.

Among both males and females, an increasing proportion of younger people are seeking postsecondary education. Among those aged 25 to 44, over 18 percent of women and men have 13-15 years of school compared to 10 percent of women and 9 percent of men among those 45 to 64 years. In addition, the level of educational attainment among younger women (age 25 to 44) has increased sharply over that among women 65 years and older. A recent news article reported that:

—One-half of Kentuckians over age 25 do not have high school diplomas.

—One-third of all students entering Kentucky high schools will not finish.

—Ninety-four percent of the state's welfare cases are high school dropouts (5).

As of 1990 nearly three-fifths (58%) of women over 65 had less than 12 years of school compared to slightly less than one-fifth (19.5%) of women 25 to 44 years. Overall, educational attainment for women in Kentucky is slightly above the national average. As of 1990 about 27 percent of all women statewide had some education beyond high school.

Data from the Kentucky Council on Higher Education show that women have outnumbered men in postsecondary school enrollments since 1981. The proportion of total statewide enrollment that is female rose steadily from 53.9 percent in 1981 to 58.3 percent in 1990 (6). The trend in Kentucky toward greater proportional representation of women in postsecondary education has stayed stable since 1981 and is consistent with national patterns and is expected to continue during the next several years.

A statewide survey of enrollment at Kentucky's state-supported institutions in 1990 revealed that almost 76,000 women were continuing their undergraduate education compared to over 52,800 in 1981. Women represented almost 54 percent of enrollment in 1981 compared to 58 percent in 1990.

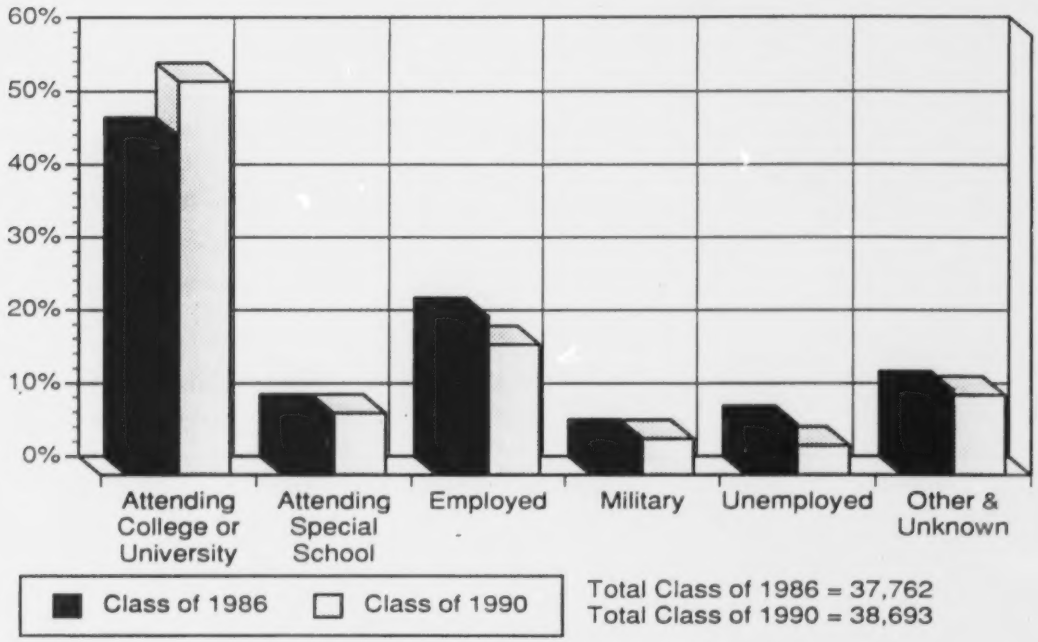
In addition to the overall increases in enrollment of women, in 1989/90 women earned the majority of degrees at the bachelor's level (59%), as well as the majority of degrees at the graduate level. Women are earning an increasing share of graduate and first professional degrees with over one-half (57.4%) in 1989-90 compared to 54.6 percent in 1985-86. Of all degrees, Kentucky women earned 58.6 percent in 1989-90.

Figure 3 reveals, overall, the status of 1986 and 1990 high school completers. As noted, over 53.9 percent in 1990 as compared to 46.4 percent in 1986 are enrolled in postsecondary education programs.

Marital Status and Living Arrangements

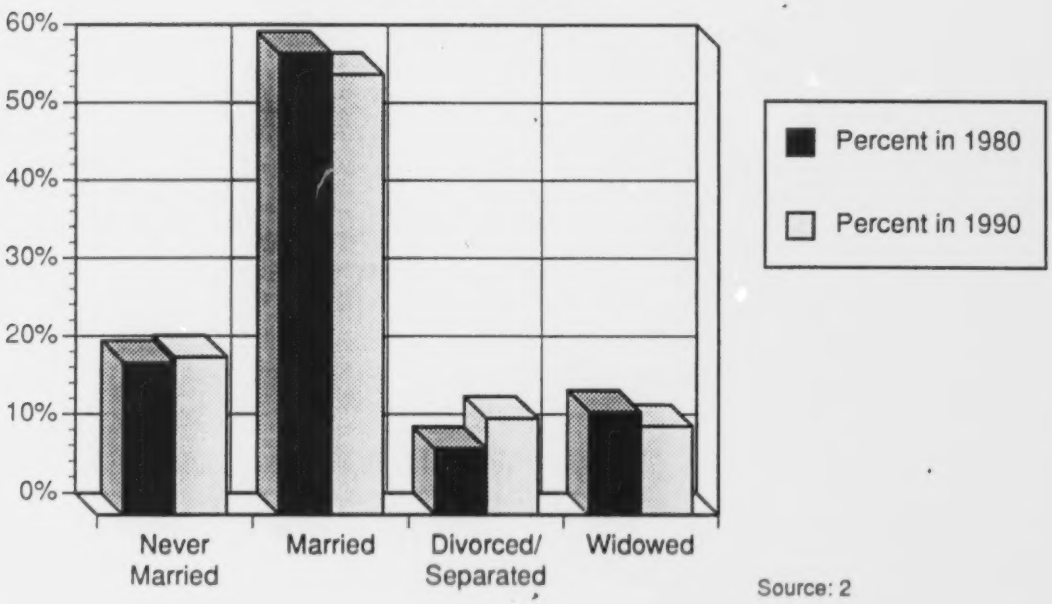
As illustrated in Figure 4, The proportion of never married women in Kentucky increased slightly between 1980 and 1990. The estimate for 1990 (20.1%) is only slightly larger than for 1980 at 19.4 percent. The proportion of married women has decreased 2.7 percentage points since 1980. The greatest increase has been in the proportion of divorced/separated women (12%), growing by slightly over 46 percent since 1980 among that group at 8.4 percent. The proportion of widowed women decreased by almost 2 percentage points for a total of 11.3 percent in 1990 compared to 13.1 percent in 1980.

Figure 3.
After Graduation Status of High School
Class of 1986 and 1990: Kentucky



Source: Council on Higher Education Data Base (ID007).

Figure 4.
Marital Status Patterns
Women in Kentucky: 1980-1990



Source: 2

Tables 4 and 5 reflect the changes in marital status of all Kentuckians since 1980. An increase in categories other than "married" and "widowed" since 1980 suggests that Kentucky women have chosen to exercise other lifestyle options. The number of married women has decreased from 59.1 percent in 1980 to 56.4 percent in 1990 as compared to an increase from 64.3 percent to 66.4 percent for men.

As shown in Tables 4 and 5, women are more likely than men to be widowed (11.3% of women compared to 2.6 percent of men), while men are more likely to be married or single. Overall, the distribution of Kentucky women by marital status in the 1980s was similar to the national distribution (7). About 53.7 percent of women nationally were married compared to 59 percent in Kentucky, while 23.6 percent nationally in 1980 and 21.5 percent in Kentucky were separated, divorced, or widowed. Finally, 22.8 percent nationally and 19.4 percent in Kentucky had never married in 1980. By 1990 this rate for Kentucky women had risen to over 20 percent.

Age differences account for much of the phenomenon as shown in Table 6. Women generally live longer than men and are far more likely to become widowed. In fact, four-fifths of all widowed persons in Kentucky are women. In addition, a higher proportion of men are in the younger age groups who are not yet married. Women are also less likely than men to remarry after divorce or widowhood.

Table 4. Marital Status of Kentuckians 15 Years and Over: 1980

	Females		Males	
	Number	Percent	Number	Percent
Total	1,446,571	100%	1,340,730	100%
Single	280,552	19.4	357,176	26.6
Married*	855,300	59.1	862,638	64.3
Separated	23,438	1.6	16,844	1.3
Divorced	98,482	6.8	69,942	5.2
Widowed	188,799	13.1	34,130	2.5

*Married, spouse present

Source: U.S. Bureau of Census, *Statistical Abstracts of the United States:* 1989, 109th Edition, Washington, D.C., U.S. Government Printing Office.

Table 5. Marital Status of Kentuckians 15 Years and Over: 1990

	Females		Males	
	Number	Percent	Number	Percent
Total	1,566,815	100%	1,318,115	100%
Single	314,257	20.1	302,963	23.0
Married*	884,019	56.4	874,975	66.4
Separated	29,392	1.9	24,870	1.9
Divorced	162,786	10.4	81,393	6.2
Widowed	176,351	11.3	33,914	2.6

*Married, spouse present

Source: U.S. Data are estimates based on a sample: Current Population Survey, 1990.

Marriage Rates

There were 50,093 marriages in Kentucky in 1989, a rate of 13.4 per 1,000 total population. This is only a slight increase from the 1988 rate of 13.3 (8).

Marriage rates in Kentucky have followed a pattern very similar to national trends, but, in 1989, actual rates were higher than a national rate of 9.7 per 1,000 population (8). In recent years, several other states, regionally and nationally, have had higher marriage rates (7).

Divorce Rates

Kentucky had 20,400 divorces in 1989, a rate of 5.5 per 1,000 population (8). The divorce rate in Kentucky has followed a pattern similar to the national pattern during the last 15 years. As shown in Table 7, since 1980, the divorce rate continued upward to a rate of 5.5 per 1,000 population in 1988. Nationally, the divorce rate was 4.7 per thousand population in 1989. In Kentucky the ratio of marriage per divorces rose from 1.9 in 1980 to 2.4 in 1988.

Birth Patterns

Data from the Division of Vital Records indicates the number and rate of live births to Kentucky residents has increased since 1988. In 1989, 53,206 live births to Kentucky women represented a crude birth rate of 14.3 births per 1,000 population in the state or an increase of 4.3 percent since 1988. The birthrate nationally in 1989 was 16.2. The Kentucky 1989 birth rate shows the first increase in birth rates since 1980 (8).

Kentucky's fertility rate for 1989 was 59.5 per 1,000 female population ages 15-44 years. The national fertility rate was 68.8 (8).

The number and percentage of all births in Kentucky to mothers under 20 years of age has been of considerable concern in Kentucky during the past decade. Among Kentucky residents giving birth, the number and percentage of births to teen mothers, as a percentage of all births, has increased since 1988. The number of births in 1989 to

Table 6. Marital Status by Age and Sex, Kentucky: 1990

	15-19 Years	20-24 Years	25-44 Years	45-64 Years	65-74 Years	75 Years and Over
Females:						
Total	100%	100%	100%	100%	100%	100%
Single	88.4	45.7	13.5	4.0	2.7	***
Married*	11.6	48.6	69.5	70.0	52.0	19.1
Separated	***	2.9	2.5	2.7	***	***
Divorced	***	2.9	13.1	14.0	12.0	6.4
Widowed	***	***	1.4	9.3	33.3	74.5
Males:						
Total	100%	100%	100%	100%	100%	100%
Single	96.2	67.2	14.4	3.1	***	***
Married*	3.8	29.7	76.3	84.7	86.5	51.9
Separated	***	1.6	1.9	0.8	5.8	3.7
Divorced	***	1.6	7.4	9.9	1.9	7.4
Widowed	***	***	***	1.5	5.8	37.0

*Married, spouse present

***Number of observations is too small to calculate a percentage.

Source: Data are estimates based on a sample: Current Population Survey, 1990.

Table 7. Marriage and Divorce Rates Per 1,000 Population, Kentucky: 1980-1988

Year	Marriage Rate	Divorce Rate	Ratio*
1980	8.9	4.6	1.9
1988**	13.4	5.5	2.4

*Number of marriages per divorce.

**Preliminary data.

Source: U.S. Bureau of Census, *Statistical Abstracts of the United States*: 1989, 109th Edition, Washington; D.C., U.S. Government Printing Office.

Kentucky women under 20 increased 5.5 percent from 1988. The teenage live birth rate in Kentucky in 1989 was 59.5 per 1,000 female population. Births to mothers under the age of 15 occurred at a rate of 1.2 per 1,000 female population (ages 10-14). The Division reports that fewer than one-half of mothers under 15 years of age received prenatal care in the first trimester and that 13.5 percent of all births to this group are low birth weight infants (2,500 grams or less). Low birth weight births are most likely to occur among teens under 15 years and nonmarried women. Low birth weights are associated with inadequate prenatal care. White mothers are more likely to have received prenatal care during the first trimester than nonwhite mothers (8).

Approximately one-third (31.8%) of all births to Kentucky women were to women 20-24 years of age. The percentage of births among women over 30 years of age increased from 15.7 percent in 1980 to 21.6 percent in 1989. The increase in the proportion of births among older women is partially attributed to advances in medical technology and individual choices to delay childbirth. In addition, demographic changes in the age structure include both an increase in the proportion of women who are in their 30s and a decrease in the number and proportion of teens (8).

In 1989, resident white live births numbered 47,362; 8,406 or 17.7 percent were born to nonmarried mothers. Resident nonwhite live births numbered 5,844 with 3,511 (60%) to nonmarried mothers (8).

Infant Mortality

The nation's infant mortality rate dropped from 1988 to 1989 by the largest percentage in over a decade, from 9.7 deaths per 1,000 live births in 1989 to 9.1 deaths in 1990 (9).

In 1989 Kentucky's infant death rate decreased from 10.6 in 1988 to 9.1 in 1989, or 14.2 percent (8). Twenty-three (23%) of Kentucky infant deaths were infants born to teen mothers in 1989, according to a report from the Division of *Maternal and Child Health Premature Parenthood—Teen Births in Kentucky*. It also relates that "Kentucky teen mothers had 83 stillbirths in 1989..." and that "adolescent mothers have an increased chance of suffering pregnancy complications..." (10).

Abortions

The ratio of abortions to live births occurring in Kentucky was lower than nationally in 1987. In Kentucky, the rate was 10.4 abortions per 1,000 women in 1987 while nationally there were 26.7 abortions for every 1,000 women (11). State reporting of abortions in Kentucky only began in July 1990, thus, no current figures are available. At the national level, during 1987, 26 percent of abortions were performed on teens; abortion rates are highest among women 18-19 years of age according to recent reports from the Alan Guttmacher Institute (11).

Living Arrangements

In 1990, there were an estimated 1,379,782 households in Kentucky — an increase of 9.2 percent over the 1980 count of 1,263,355 households. See Table 8. A household consists of all persons living together in a housing unit. Households fit into two major categories — family households and nonfamily households. The Census Bureau defines a family as two or more persons related by birth, marriage, or adoption. A nonfamily household contains either a person living alone (a one-person household) or two or more unrelated persons sharing a common living unit.

Table 8. Households in Kentucky: 1990

Household Type	Distribution	Number
Total Households	100%	1,379,782
Family Households	73.6	1,015,998
Nonfamily Households	26.4	363,784
Family Households	100%	1,015,998
Married-Couple Families	80.4	816,732
Female-Headed Families	15.7	159,660
Male-Headed Families	3.9	39,606
Nonfamily Households	100%	363,784
Women Living Alone	54.8	199,254
Female Head, with Nonrelative	5.6	20,344
Men Living Alone	33.5	121,993
Male Head, with Nonrelative	6.1	22,193

Sources: Data are estimates based on a sample: Current Population Survey, 1990.
1990 Census of Population and Housing for Kentucky, Preliminary Summary Tape, File 1A.

Since 1980, the estimated number of family households in Kentucky increased from 983,353 to 1,015,998 — an increase of 3.3 percent. Although the number of family households continues to increase, the proportion of family households as a portion of all households continues to shrink. In 1990, fewer than three out of four (73.6%) households in the state were family households, down from almost 78 percent in 1980. Nationwide, 72 percent of all households were family households in 1986 (7).

In contrast, nonfamily households have increased in both number and proportion. In fact, most of the growth in the number of all households has been due to the increasing prevalence of nonfamily living arrangements. The number of Kentucky nonfamily households grew between 1980 and 1990 to about 363,784 households.

Figure 1, shown in the INTRODUCTION, illustrates the mix of household types in Kentucky. Families maintained jointly by a husband and wife (59%) continue to be the

predominant family form as well as predominant household structure. Women living alone make up the second largest household type, followed closely by families maintained by a female head. Over one-half (55%) of nonfamily households in Kentucky are women living alone. Men living alone account for a third of nonfamily households.

Family Households

In 1990, over 80 percent of all Kentucky families were husband-wife families, while almost 16 percent were families maintained by women without husbands and about 4 percent were maintained by men without wives. Female-headed families grew to 159,660 by in 1990.

The stereotypical image of the family is one which includes a married couple and one or two children with a full-time homemaker-mother and an employed husband-father. This image ignores the diversity of family types and is less accurate than ever in the 1990s. Consider the following facts, illustrated in Tables 9 and 10 about Kentucky families:

- Nearly half of all families (48%) in 1990 contained no children under 18 years.
- Fewer than one-fourth (20.8%) of all families are supported by only one wage earner. Married-couple families with one wage earner represent only 18 percent of all Kentucky families. In fact, over two-thirds (68%) of all married-couple families have two or more wage earners in the family.
- Almost one-third of all female-headed families and over one-half of all male-headed families were without children.

Female-Headed Households

The number of families in Kentucky maintained by women without spouses, that is female-headed families, increased to 159,660 by 1990. Female-headed families may or may not include children under 18 years. For example, two elderly sisters or a widow and her adult child may form such a family.

While not all female-headed families have children, a majority do; and it is the presence of children that is associated with the low income levels of this family type. In 1990, there were nearly 125,143 single-parent families with nearly 86 percent of those female headed and about 14 percent male headed. In addition, single-mother families were more likely to include children under 6 years than single-father families. See Figure 5 and Table 9.

Among both women and men, the majority of single-parent families in Kentucky still continue to be single-parents with school-age children; 57 percent are single-mother families and 11.5 percent are single-father families. See Figure 5.

Table 9. Family Type by Presence of Children: 1990

Family Type	Distribution	Number
Total Families	100%	1,015,998
With Own Children*	51.7	525,271
Under 6	22.1	224,536
6-17 Only	29.6	300,735
Without Children	48.3	490,727
Married-Couple Families	100%	816,732
With Own Children*	48.8	398,770
Under 6	22.4	183,392
6-17 Only	26.4	215,378
Without Children	51.2	417,962
Female-Headed Families	100%	159,660
With Own Children*	67.1	107,140
Under 6	22.4	35,713
6-17 Only	44.7	71,427
Without Children	32.9	52,520
Male-Headed Families	100%	39,606
With Own Children*	45.5	18,003
Under 6	9.1	3,600
6-17 Only	36.4	14,403
Without Children	54.5	21,603

*Children under 18 years.

Sources: Data are estimates based on a sample: Current Population Survey, 1990.
1990 Census of Population and Housing for Kentucky, Preliminary Summary Tape, File 1A.

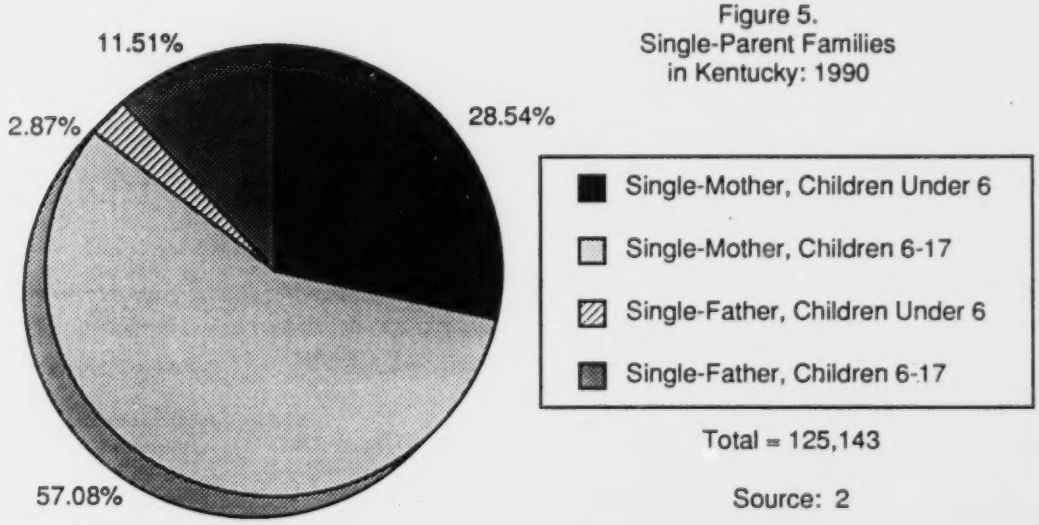


Figure 5.
Single-Parent Families
in Kentucky: 1990

The number of members in a household in Kentucky decreased from 2.82 in 1980 to 2.72 in 1988. In 1990 householders averaged only 2.68 members (12). While households with female heads are more likely to include children than married- couple or male-headed families, female-headed families with children tend to have slightly more children on average than other families with children. These families are of concern because families managed by women alone are more likely than any other family type to have low incomes, to live in poverty, to depend on public assistance or other support services, or to be homeless and in need of emergency shelter. An increasing proportion of families in poverty are single-mother families.

Among both black and white Kentucky households, women managing households alone are overrepresented among poverty households, but black are women to a greater extent. A recent report on the early 1980s, *Women and Poverty in Kentucky*, noted that "the poverty rate for black women in Kentucky is 35.9 percent and more than one in three black female-family heads with at least one year of college is poor" (14). Estimated another way, black households were more likely to be poor and female-headed than white households.

Table 10. Number of Workers by Family Type: 1990

Family Type	Distribution	Number
Total Families	100%	1,015,998
No Workers	15.1	153,480
1 Worker	20.8	211,846
2 or more Workers	64.1	650,672
Married-Couple Families	100%	816,732
No Workers	13.6	110,888
1 Worker	18.0	147,140
2 or more Workers	68.4	558,704
Female-Headed Families	100%	159,660
No Workers	22.4	35,713
1 Worker	32.9	52,520
2 or more Workers	44.7	71,427
Male-Headed Families	100%	39,606
No Workers	18.2	7,201
1 Worker	36.4	14,402
2 or more Workers	45.4	18,003

Sources: Data are estimates based on a sample: Current Population Survey, 1990.
1990 Census of Population and Housing for Kentucky, Preliminary Summary Tape, File 1A.

Children in Single-Parent Families

The "traditional" American family—two parents with children, continued to decline during the 1980s. Dropping from 40 percent in 1970 to 31 percent in 1980 then to 26 percent in 1990, this family type was replaced in number by that of single parents. This group grew 41 percent between 1980 and 1990. Over nine and one-half million families were headed by single parents in 1990 with 8.4 million of them women (13).

In 1990 in nearly 86 percent of single-parent families in Kentucky, children lived with their mothers only while slightly over 14 percent lived with their fathers only.

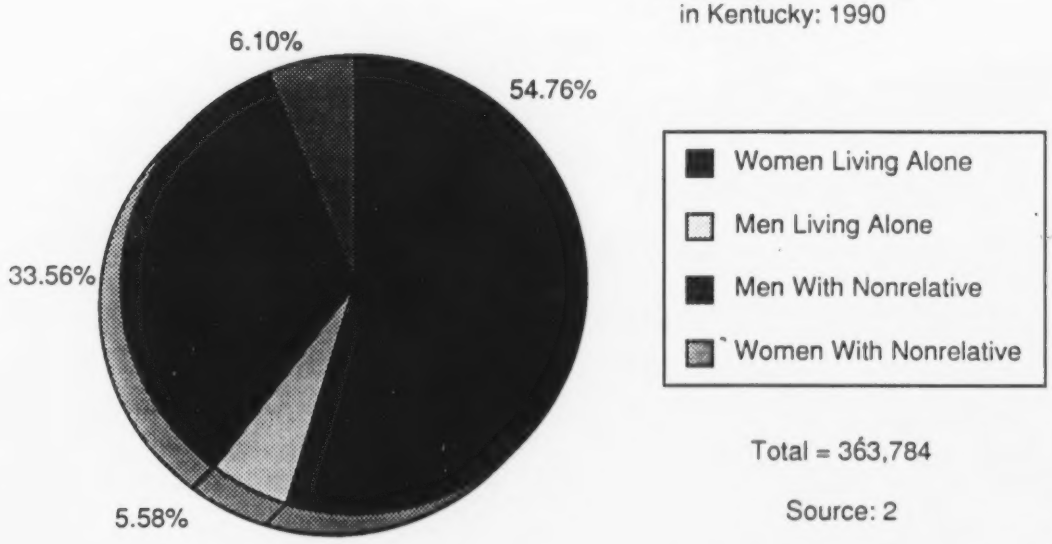
Nonfamily Households

By 1990 the proportion of nonfamily households among all Kentucky households had increased to 363,784 or 26 percent overall. This was comparable to national figures.

As illustrated in Figure 6, three out of five persons living in nonfamily households are persons living alone. In fact, single-person households made up 23 percent of all Kentucky households in 1990. See also Table 8.

Of all those living alone women account for nine out of ten. For both men and women, single-person households are categorized among male- and female- headed households. References to poverty among female-headed households refer to women living alone as well as to single mothers. Estimates suggest that approximately one-third female-headed households with below poverty incomes are women living alone. Although the poverty rate for female-headed families in Kentucky is very high at 35 percent, over 69 percent of Kentucky's poor families are male-headed (14).

Figure 6.
Nonfamily Households
in Kentucky: 1990



PART II.

WOMEN IN THE WORKFORCE

Labor Force Participation

Nearly all women in Kentucky are workers. Whether as unpaid homemakers and volunteers or as paid employees, women are major contributors to the economic and social well-being of Kentucky residents. During the 1980s, women continued the rapid influx into the labor market that they started during the 1960s. Today more than 58 percent of married women have outside jobs, according to the U.S. Department of Labor (15). Nationally, 56.8 percent of married women with children under six years of age are in the labor force. Of all women with children aged 6-17, seventy-one percent are in the labor force (16). About 12 percent of all Americans 65 and older are either working or looking for work (18).

Working for Pay

Nationally and in Kentucky, nine out of ten women will engage in full-time work for pay at some point in their lives. Young women entering the workforce during the 1980s and 1990s could expect to work an average of 25 years. In 1989, an estimated 45 percent of the Kentucky labor force, 1,742,000, were women (17). Of all persons employed in Kentucky in 1990, over 48.1 percent were women — 820,713 of a total 1,704,731 workers.

Labor force activity among Kentucky women has varied by age, race, and family status. Estimates for 1990 suggest overall rates were higher for black women at 59.5 percent than for white women at 56 percent. See Table 11. For women of all races, women over age 65 have the lowest rates, while women age 20 to 24 have the highest (77%). While black women have the highest rates among women 20-24, white women have the highest rates among women 25-34 years. Of all age groups, black women ages 35-44 years have the highest rate with nearly 86 percent in the work force. See Figure 7.

Labor force participation rates have increased during the past two decades for all women, whether married or unmarried, with or without children. In Kentucky, the estimated labor force participation rate of married women over age 16 rose to 59.8 percent, while the rate for other women rose to 50.9 percent. As indicated in Table 12, black mothers with school age children have the highest rate (62.5%) for the category, **other women**, while white women in this category with children under 6 years of age have a rate of 82.3 percent labor force participation.

Table 11. Labor Force Participation of Men and Women 16 and Older by Gender and Race: 1990

	Total	White	Black
Females:			
Total all Ages	56.0%	56.3%	59.5%
16-19 Years	44.4	41.2	***
20-24 Years	77.1	78.1	80.0
25-34 Years	71.7	72.5	60.0
35-44 Years	76.9	77.0	85.7
45-64 Years	57.3	57.3	57.1
65+ Years	5.7	4.6	20.0
Males:			
Total all Ages	72.3%	73.1%	58.6%
16-19 Years	58.1	59.0	66.7
20-24 Years	78.1	79.3	66.7
25-34 Years	89.2	90.2	60.0
35-44 Years	85.6	85.0	***
45-64 Years	78.6	78.7	75.0
65+ Years	15.2	16.4	***

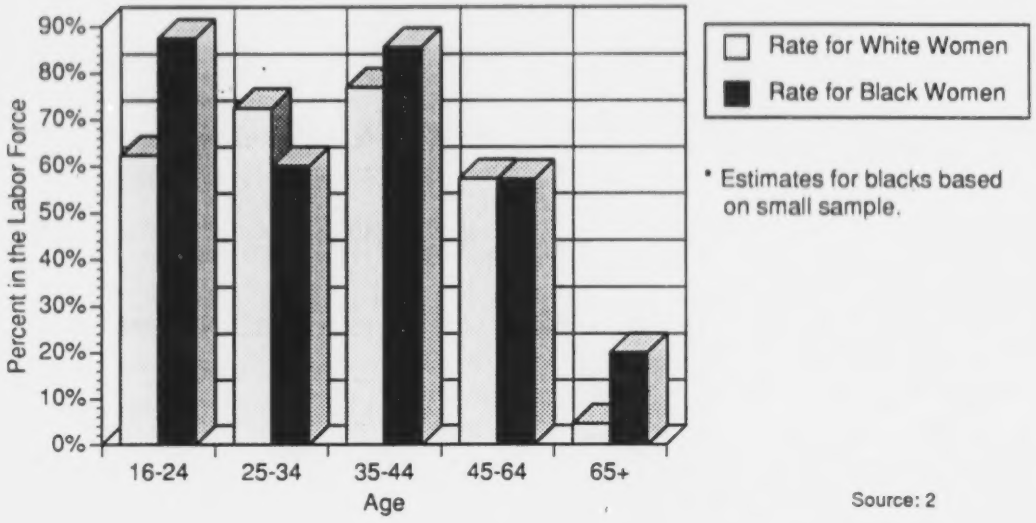
*Estimates for black women based on small sample.
***Number of observations is too small to calculate a percentage.
Source: Data are estimates based on a sample: Current Population Survey, 1990.

Participation rates for married women, living with a spouse and with children under 6, rose to 67.4 percent in 1990. The reader should note that the labor force participation rate for all married women is higher than for all women, 16 and over. The rate for married women whose children were of school age, 6-17, was extremely high at 72.4 percent.

Some of the most dramatic increases in labor force participation in Kentucky have been among mothers, especially mothers of small children. Among all women with children under 18 years, labor force participation rates increased to 65.1 percent in 1990. At that time, over two-thirds (68.8%) of all women with preschool children (under 6 years) and nearly two-thirds (63%) with schoolage children were in the labor force.

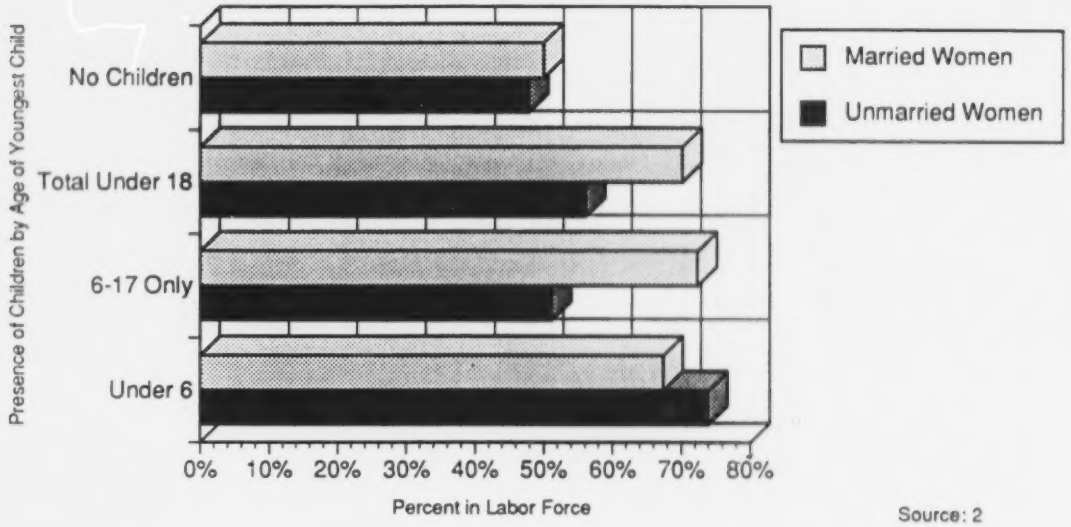
As illustrated in Figure 8, unmarried women with children under 6 have the highest labor force participation rate. Over one-half (51.2%) of unmarried women with children age 6-17 years were either employed or were looking for paid work in 1990. This group had a much lower rate, however, than married women with children 6-17 years at a rate of 72.4 percent.

Figure 7.
Labor Force Participation of Kentucky
Women by Age and Race: 1990



Source: 2

Figure 8.
Labor Force Rates of Kentucky Women by
Marital Status and Presence of Children: 1990



Source: 2

Table 12. Labor Force Participation of Women by Race, Marital Status and Presence of Children: 1990

	All Women	White Women	Black Women
All Women, 16 and Over	56.0%	56.3%	59.5%
With Own Children*	65.1	65.2	63.2
Under 6	68.8	69.0	66.7
6-17 Only	63.0	63.1	60.0
Without Children	48.9	49.1	56.5
Married Women, 16 and Over**	59.8%	60.5%	50.0%
With Own Children*	70.2	69.9	***
Under 6	67.4	66.3	***
6-17 Only	72.4	72.8	***
Without Children	50.0	51.3	***
Other Women, 16 and Over	50.9%	50.0%	63.3%
With Own Children*	56.1	55.9	57.1
Under 6	73.9	82.3	50.0
6-17 Only	51.2	50.0	62.5
Without Children	47.8	46.6	68.7

*Children under 18 years.

**All married, spouse present and spouse absent.

***Number of observations is too small to calculate a percentage.

Source: Data are estimates based on a sample: Current Population Survey, 1990.

Among married-couple families, one wage earner families are becoming less prevalent as the number of employed wives increases. Fewer than one married- couple family in five (18.0%) had only one wage earner in Kentucky in 1990, while over two-thirds (68.4%) had two or more workers as shown in Table 10.

Unemployment

In 1989 women in Kentucky had an unemployment rate of 6.2 percent or 49,000 compared to 59,000 men who had an identical rate of 6.2 percent (17). In 1990 Kentucky women who were unemployed numbered almost 38,500. Of those unemployed the largest percentage (35.3) was in the age group 25-34. See Figure 9.

Overall rates of unemployment among both male and female teens (16 to 19 years) are generally higher than among adults. These estimates suggest that teenage unemployment has declined among females, yet, it continues to be a problem among adolescents and slightly older young people.

Of all people in the state labor force in 1989 nonwhite women had the highest estimated overall rate of unemployment. The rate of unemployment for nonwhite women at 12.7 percent, was over two times that of all women at 6.2 percent (17).

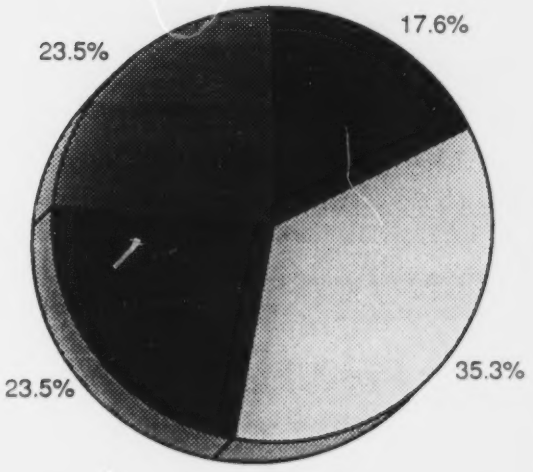


Figure 9.
Unemployed Women
in Kentucky: 1990

16-24 Years
35-44 Years
25-34 Years
45-64 Years

Total Number of Women = 38,436

Source: 2

Employment by Industry

Overall there are only slight differences between men and women in class of worker, that is, by type of employer. The majority of all paid workers are employed in the private sector for wages or salaries. A greater proportion of women are employed by the government than men and men are more likely to be self-employed.

The distribution of employed women in Kentucky in the major industry categories is illustrated in Table 13 and Figure 10. The Service industries, which include those providing a wide range of personal, household, educational, legal, medical or business services, were a major source of employment for Kentucky women in 1990.

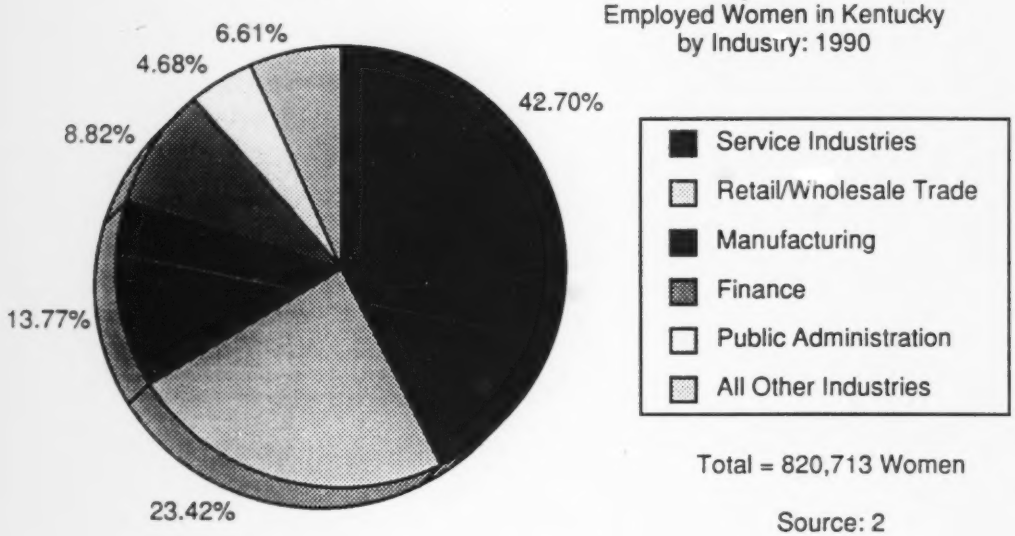
Within the service producing industry, over two-thirds (67%) of all workers were women in 1990 or over 350,400. Trade industries, that include retail and wholesale establishments and restaurants, were the second major source of employment for women. Within this industry women make up over 53.8 percent of its workforce or 192,178 women workers.

Taken together, these two major categories of employment comprise almost two-thirds of all working women in the state. Manufacturing industries, the third major employer of women and a primary employer for men, hired 13.7 percent of all working women in 1990.

The fourth major employer of women in Kentucky is the Finance industry which includes banks, real estate agencies, and insurance companies. In 1990, women made up about 78 percent of the total work force in the Finance industry. Of all Kentucky

industries, the Finance industry is the most heavily concentrated with women as employees. The Service industry is the second most concentrated with 67 percent women workers.

Figure 10.
Employed Women in Kentucky
by Industry: 1990



Total = 820,713 Women

Source: 2

Table 13. Type of Industry of Employed Women in Kentucky: 1990

	Total	Women	Women as Percent of Total
Total, All Industries	1,704,731	820,713	48.1%
Service Industries	522,272	350,442	67.1
Finance	92,698	72,349	78.0
Trade	357,225	192,178	53.8
Public Administration	83,654	38,436	45.9
Manufacturing	327,833	113,046	34.5
Agriculture	58,784	9,044	15.4
Transportation	124,350	31,654	25.5
Mining	42,957	4,522	10.5
Construction	94,959	9,044	9.5

Source: Data are estimates based on a sample: Current Population Survey, 1990.

Employment by Occupation

Within each of Kentucky's industries, women perform a variety of jobs or occupations. As illustrated in Figure 11, nearly one-half (44.3%) of all employed women in Kentucky are concentrated in two of eleven major occupational groups — Administrative Support, including clerical, and Service Occupations. These occupations have traditionally been filled by women, and the separation of occupations into male-dominated jobs and female-dominated jobs has continued into the 1990s.

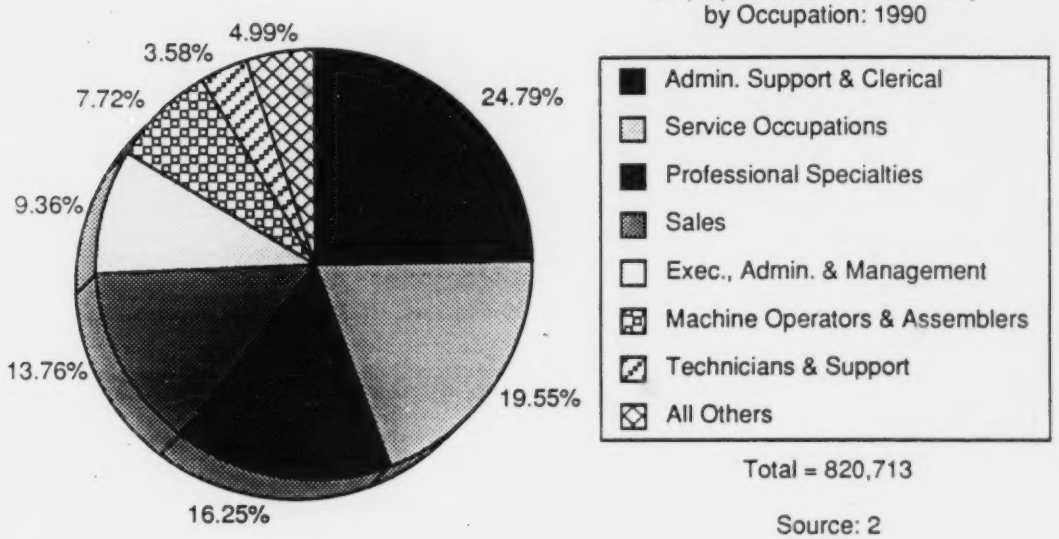
The data in Table 14 suggest that in 1990 participation in nontraditional occupations for women (those traditionally having 75 percent or more male workers) has increased. Much of the decrease in traditional job-holding appears to be attributable to the gains women have made. Women have made gains in Executive, Administrative and Management Occupations (44.7%), Professional Specialty Occupations (62.1%) and Machine Operators, Assemblers and Inspectors (41.2%). Of particular interest is the fact that the number of women owning their own businesses grew from 36,558 in 1982 to 53,454 in 1987, a 46 percent increase. These businesses provided services, either business or personal, as well as including retail trades and finance, insurance and real estate (12).

Table 14.Occupational Groups of Employed Persons in Kentucky by Gender: 1990

	Total Workers	Percent Male	Percent Female
Total, All Occupations	1,704,731	51.9%	48.1%
Exec., Adminis., & Mgt.	171,830	55.3	44.7
Prof. Speciality Occup.	214,787	37.9	62.1
Technicians & Support	70,088	58.1	41.9
Sales Occupations	214,787	47.4	52.6
Admn. Support, inc. Clerical	248,701	18.2	81.8
Service Occupations	237,396	32.4	67.6
Farming, Forestry, Fishing	54,262	91.7	8.3
Precisions Production, Craft & Repair	192,178	90.6	9.4
Machine Operators, Assemblers & Inspectors	153,742	58.8	41.2
Transportation & Material Moving Operators	81,393	83.3	16.7
Handlers, Equip. Cleaners, Helpers Laborers	65,567	93.1	6.9

Source: Data are estimates based on a sample: Current Population Survey, 1990.

Figure 11.
Employed Women in Kentucky
by Occupation: 1990



Total = 820,713

Source: 2

Income and Earnings

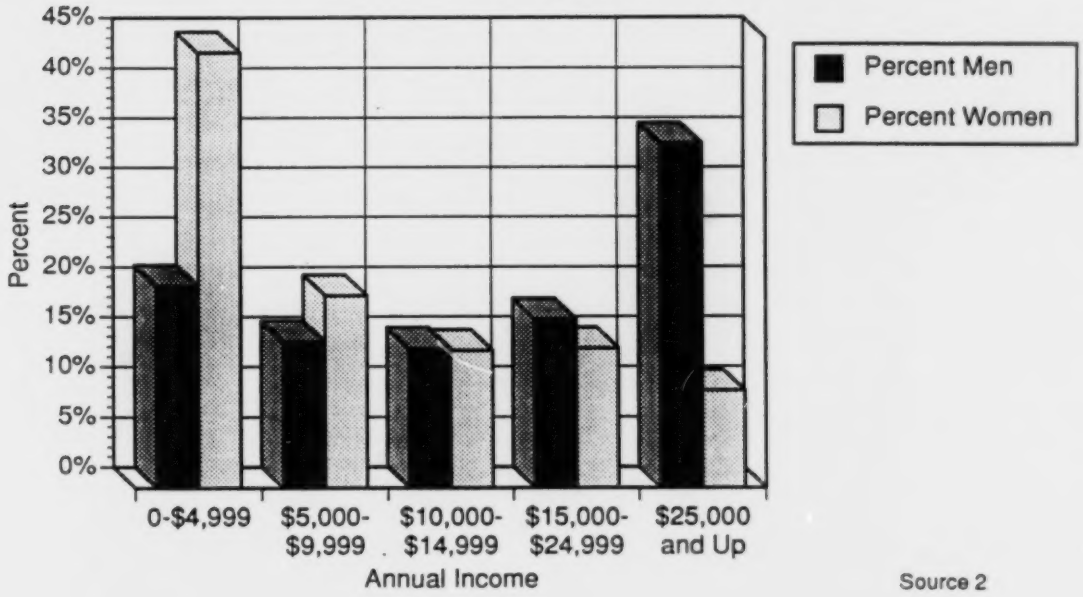
Current Population Survey data on income and earnings of families and individuals represent the full year prior to the census survey. That is, the 1990 survey respondents reported income for 1989. Income data change more rapidly than demographic patterns, so 1989 figures may seem low to current readers. Although the 1989 figures are not representative of current income and earnings, they illustrate variations by sex which are known to persist.

For example, while the median incomes reported in 1989 for all Kentucky men over 15 ($15,250) and for all women over 15 ($6,200) are lower than in 1991, it is safe to assume the relationship between median incomes of men and women has remained very similar between 1989 and 1991.

The median income indicates the amount of cash income that divides a population into two groups, one with incomes above the median and the other with incomes below the median. The reader should note that median income estimates are based on all persons over 15 and include people with and without incomes. The higher proportion of women without income partially explains the lower median income for women as a group.

Although income is associated with source of income, education, household type and size, marital and parental status, geographic area, and age, the most significant factor influencing income is gender: women's incomes are consistently lower than men's. As shown in Figure 12, 76.5 percent of Kentucky women with income in 1989 had incomes less than $15,000, while 51.3 percent of men with incomes had incomes over $15,000.

Figure 12.
Annual Income of Kentucky Residents
15 Years and Older: 1989



Source 2

Individual Income

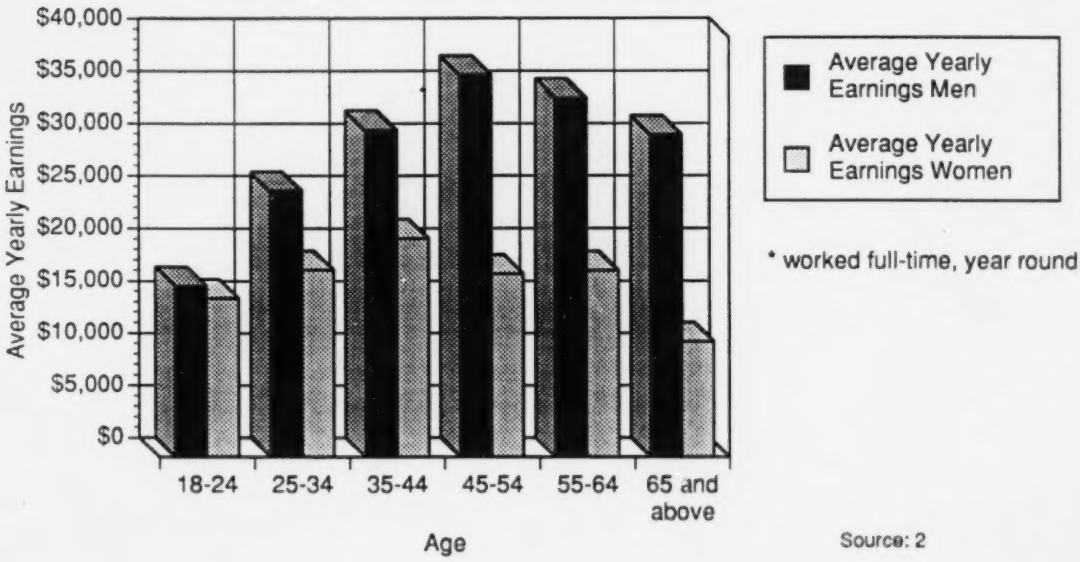
Personal income is made up of all sources and types of income including earnings and unearned income such as investments and rent, and varies according to age, race, and sex. Estimates of median annual income in 1989 for Kentuckians over 15 years of age indicate that overall men had incomes over twice that of women, $15,250 compared to $6,200. As a group, white men had the highest median income with $17,000. The comparable estimated income for black men was $10,000, for white women it was $6,300 and for black women it was $4,854 (2).

Earnings

The most important source of income for both men and women is earnings. Because women are less likely to be employed and because many employed women work part-time, women's earnings on the average, are lower than men's. However, even when controlling for these factors, women still earn less overall than men and the "earnings gap" persists in Kentucky. See Figure 13.

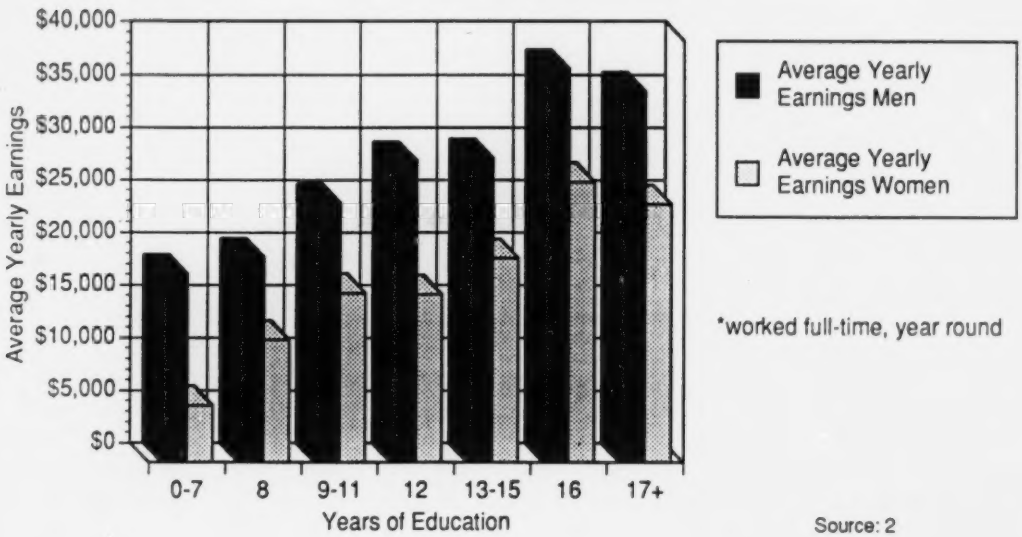
In 1989, Kentucky women employed year-round full-time earned an average of $18,352 a year compared to $29,283 earned by their male counterparts — only 62.7 cents on average for each dollar earned by men (2). Nationally the comparable 1989 figure was over 64 cents.

Figure 13.
Average Annual Earnings of Kentucky Workers*,
18 Years and Older: 1989



Source: 2

Figure 14.
Average Annual Earnings of Kentucky Residents*
18 Years and Older by Education: 1989



Source: 2

Although white women employed year-round full-time averaged slightly higher earnings ($18,458) compared to black women ($16,272), black women earned more relative to black men — 99.9 cents per dollar — than did white women relative to white men — 62 cents per dollar earned by white men (2).

As illustrated in Figure 13, average annual earnings for Kentucky women working full-time year-round in 1989 were the highest among women age 35-44 years ($20,888). Their average earnings were not much greater than the lowest earning age group of men, 18-24 years, who earned an average of $16,353. Earnings generally increase with rising levels of educational attainment. However, Kentucky reflects national patterns in that women earn less than men at all educational levels. Figure 14 illustrates differences in estimated average annual earnings by educational levels of men and women in Kentucky over 18 years who worked full- time year-round in 1989. On average, female college graduates earned less than men with less than a high school education, or $23,498 for women as compared to $24,641 for men.

Household and Family Income

In 1989, the median family income in Kentucky was estimated at about $29,000. The growth of family income in Kentucky has not kept pace with the growth nationwide even though Kentucky still has a fairly high median income. The median income of white families is almost triple that of black families— $30,000 as compared to $10,544.

Annual median family income varies by family type and race of the householder. Table 15 indicates that married-couples have the highest family incomes ($31,536) while female-headed families have the lowest ($14,348). White married-couples have the highest income with $32,566 compared to only $11,978 for black married-couple families. In 1986 female-headed households in Kentucky accounted for over 46 percent of income under $10,000, while only 15 percent of male-headed householders had incomes at this level (14).

Table 15. Annual Median Family Income by Race of Householder, Kentucky: 1990

	Total	White	Black
Total Families	29,000	30,000	10,544
Married-Couple Families	31,536	32,566	11,978
Male-Headed Families	23,087	***	***
Female-Headed Families	14,348	17,765	8,095

***Number of observations is too small to calculate median.

Source: Data are estimates based on a sample: Current Population Survey, 1990.

Poverty

Considerable debate surrounds the definition of poverty status. Household size, the number of children and age of householder are considered as well as income. Demographic characteristics of gender and race are related to poverty status. Children, black

people, women and the elderly are more likely to be in poverty or have near poverty incomes. Among Kentuckians black men are over represented among all poverty status men while unmarried women are over- represented among poverty status women.

Women and Poverty in Kentucky (14) reports that for all ages, including children, poverty rates are higher for females than for males. This report indicates that the poverty rate for females in Kentucky was 18.9 percent compared to 13.8 percent for the United States, when using 1979 data. This study also reported that over one-half of the children in Kentucky's female- headed families were poor.

Children in Poverty

In its draft report, the Kentucky State Data Center states that:

> Despite the smaller numbers of children, there is much evidence to indicate that the younger generation is increasingly at risk. Today's children have much higher poverty rates than any other age group. In 1980, 21.6% of Kentucky children under 18 were in poverty, compared to a U.S. rate of 16.0%. By 1987, one in every five U.S. children were poor. By applying the national rate of change statewide we can conservatively estimate that 27%, or 258,000 Kentucky children, live in poverty (16).

Families in Poverty

Female heads of families, especially those who are young and black are most at risk to have incomes below the poverty level and to need public assistance. A state-wide study reported that the poverty rate for black women in Kentucky was 35.9 percent. According to 1979 data, more than one in three black female family heads with at least one year of college is poor as reported in this study. However, the study stressed that:

> Although the poverty rate for female-headed families in Kentucky is very high at 35%, 69.3% of Kentucky's poor families are male-headed (14).

In 1989, AFDC and food stamps benefits for a Kentucky family of three provided a yearly income of only $5,568, an amount just over half (55.3%) of the federal poverty level of $10,060 (16).

According to a national study (18), Kentucky, in 1989, ranked ninth in elderly poverty with a rate of 23.3 percent. This report also noted that in this age group, more women (15%) than men (8%) and more blacks (31%) than whites (10%) were at the poverty level in 1989 (18).

PART III.

RELATED ISSUES AND CONCERNS

Several methods were used to identify issues and concerns about women in Kentucky. Data were compiled and analyzed; discussions were held in three areas of the state with small focus groups and of major assistance were interviews, meetings and telephone conversations with key state agency staff and researchers.

Health Concerns

High on the list of Kentucky's public health problems are infant mortality, teenage pregnancy, and low birth weight infants. Infant mortality, the number of deaths for infants under one year of age, is an indicator of the overall health of a community.

Kentucky's infant mortality rate, however, has been consistently higher than that of the United States, varying greatly by age and race. Teenage mothers are more likely to have low birth weight infants than older women. In Kentucky in 1989, over 17 percent of all births were to teenagers, and of the low birth weight infants born in Kentucky in 1989, 22 percent were infants of teen mothers. During the same year, over half of all teenage mothers in Kentucky received inadequate prenatal care. Inadequate prenatal care is related to poor pregnancy outcomes such as low birth weight infants, congenital deformities, and mental retardation (8).

Kentucky's state agencies offer many preventive services designed to promote health and reduce infant mortality and morbidity from preconception to childhood. Services are also available for women with older children, for adolescents in need of counseling and referral and for the elderly person in need of day care and home health care. However, of major concern is the inability of many women of all ages to access existing health services.

In a recent study, over 50 percent of the elderly persons who participated responded that lack of transportation, money and knowledge of facilities and activities are barriers that result in less socialization and in less satisfaction with life in general (23). These barriers combined with lack of child care are also cited as reasons for younger women to forego using health facilities and related services.

Child Care Services

Child care facilities are crucial to the well-being of children of working mothers and fathers whether they are preschoolers or "latch key" (those children of school age who are left alone at home).

As noted in *Status of Child Care in Kentucky*

> Child care is no longer a welfare issue or a women's issue, nor is it a luxury; it is an economic necessity and a critical element in strategies to increase the labor force and encourage economic growth (24).

Also reported was the fact that, in 1988, 15 counties in Kentucky had no licensed day care facilities with 45 counties having no licensed family day care homes. At the national level, Kentucky has fewer regulated day care homes than any state.

Needs in the area of child care include:

- Child Care Services On-site
- Incentives for Child Care Providers
  - Tax incentives
  - Monetary subsidies
- Increased Cooperative Efforts Among Schools, Businesses and the Community
- Adequate Wages for Day Care Workers
- Opportunities for Additional Training for Day Care Workers

Elderly Women

Because women outlive men by an average of seven years and constitute the majority of the elderly — especially those over 75 years of age — planning for economic security during the later years will grow increasingly important for women of all ages.

The likelihood of living alone increases with age for Kentucky women. The fastest growing segment of the female population is over 75. With the largest number of women in the baby boom cohort, housing and living arrangements for the future elderly will be of major concern. Quality day care and long term care facilities become a crucial factor for many to enjoy a quality of life as elderly persons.

The two major areas of concern for elderly women are a lack of ability to access existing services as noted earlier, and the potential lack of long-term care when the need arises. According to a recent assessment, older age groups who are in greatest need of long-term care, predominantly women, will grow at a high rate through the 90s. Those 85 and older by over 106 percent, those 80-84 years of age by over 47 percent and those 75-79 years of age by 35 percent (23).

Economic Concerns

About one in five children, nationally, were in families with incomes below the poverty level in 1989. It is estimated that over a quarter of Kentucky's children live in poverty compared to 21.6 percent in 1980.

A fast growing segment of the Kentucky population close to poverty status is that of elderly women, particularly those over 75 years of age.

Although most women in Kentucky will have married at least once in their lifetime, the majority are likely to spend some period of their life divorced or widowed. Because the likelihood of marital disruption increases the chances that women will assume sole responsibility for their household income, the economic concerns of women are critical and need attention.

The impact of the inadequate income of Kentucky women on the economy of the state is evident in two areas: the need for increased financial aid and the lack of spending power by the group that is most responsible for marketplace decisions. Factors related to the wage gap between men and women need to be examined and corrected through efforts of state and local agencies as well as business and industry.

Those most in need of paid employment must be identified in order to decrease their financial dependence on public assistance. Increased emphasis on job training for this group is essential.

Women as Displaced Homemakers

Displaced homemakers, defined as women caught in the crisis resulting from a change in family status and seeking employment after a divorce, separation, or widowhood, are not usually prepared to enter the job market. The 1989 Census Population Survey reported that displaced homemakers in Kentucky numbered over 294,600 compared to 188,150 in 1980, a growth of 56.6 percent. When displaced homemakers find employment, they face the same barriers that confront other mature and re-entry women.

- age discrimination, and
- lack of job skills and work experience.

These barriers continue to be of concern in the areas of job training and employment. Several negative trends affect this group of Kentucky residents. They are: continuing wage disparity, lower salaries in the service and clerical fields where many of these women are able to work, and increasing costs of education, child care, and transportation.

Family Violence

Cases of abuse in Kentucky are prevalent for persons of all ages, not just one segment of the population. A recent document from the Cabinet for Human Resources, Systems Administration Branch, reveals that almost 4,000 cases of adult abuse were reported in 1990 for the 60 years and over population. Cases of abuse, of those persons 60 years and older, represented over 23 percent of total abuse investigations in 1990 (20).

The Kentucky Department for Social Services (DSS) received and investigated approximately 1,500 spouse abuse reports in FY '80 compared to approximately 11,000 spouse/partner abuse reports in FY '90. Female victims consistently were 95 percent of the population reported to DSS over the 10 year period.

Alcohol and Substance Abuse

Six out of ten women report using alcohol or other drugs. Of six who use statistically one will become an addict (21). The Kentucky Department for Health Services, Division of Epidemiology, released a report that states:

> —Conservative estimates indicate that there are 42,869 Kentucky females of child bearing age who are alcohol and drug dependent.
>
> —In a total of 47,713 women who are alcohol or drug dependent, women aged 18-24 years account for over 19,636 or 8.9 percent of the total population in this age group.

Reporting that "the Cabinet for Human Resources estimates that 20,000 to 38,000 women in Kentucky are in need of drug and alcohol treatment services" the Kentucky Commission on Women stresses the urgent call for more inpatient centers.

Women and Equal Rights

While progress has been made nationally and in Kentucky related to the status of women in areas such as employment and earnings, educational opportunities, child care services and family violence reporting, much still needs to be considered. Of particular concern is the need for passage and ratification of the Federal Equal Rights Amendment. According to *The ERA, Facts and Action Guide*, "official statistics as well as the living experiences of women of all races, ages, and occupations, be they homemakers or workers in the paid labor force, show that American women are by no means treated equally" (22).

Women and Politics

The lack of representation of women in Kentucky's political scene is evident in that:

- elected positions are minimal even though the census count reflects 52 percent women in the state's total population
- legislative issues which impact on women and families are often bypassed or receive little attention (25).

Women and Higher Education

A recent report of the Ad Hoc Committee on the Status of Women, University of Kentucky Senate Council, cites concerns that need to be examined for all women working in similar environs. They are:

- The absence of women in academic leadership and administrative positions.
- The absence of women faculty in colleges traditionally male-oriented, yet with increasing student populations of both genders.
- A concentration of women in the lower ranks of every employee group.
- Earnings of women less than male colleagues.
- Sexism and stereotyping of both men and women in areas such as work activity and authority (26).

REFERENCES

1. Stewart, Hester R., Mary E. Cannon and Barbara D. Frank. *Women in Delaware: A Documented Profile*. 1988. Delaware Department of Public Instruction, Division of Vocational Education and the University of Delaware. Newark, DE.

2. U.S. Bureau of the Census. *Current Population Survey*. 1990. U.S. Government Printing Office. Washington, D.C.

3. State's Population is Growing Older, 1990 Data Show. *The Courier Journal*. April 30, 1991. Louisville, KY.

4. *Women in Minnesota*. Commission on the Economic Status of Women in Minneapolis. 1984. Hubert H. Humphrey Institute of Public Affairs.

5. Innovative Program Addresses Educational Needs. *The Courier Journal*. May 6, 1991. Louisville, KY.

6. Council on Higher Education Data Bases (ID007) and (ID012). 1990. Commonwealth of Kentucky, Council on Higher Education. Frankfort, KY.

7. U.S. Bureau of Census. *Statistical Abstract of the United States: 1988*. 108th Edition. U.S. Government Printing Office. Washington, D.C.

8. Division of Vital Records and Health Development. *Kentucky Annual Vital Statistics Report, 1989*. Department for Health Services, Cabinet for Human Resources. Frankfort, KY.

9. Infant Death Rate Down, Study Says. *The Cincinnati Enquirer*. April 1991. Cincinnati, OH.

10. Division of Maternal and Child Health. *Premature Parenthood—Teen Births in Kentucky, the Facts*. 1990. Department for Health Services. Cabinet for Human Resources. Frankfort, KY.

11. '87 Abortion Rate Shows Decline From '80. *USA Today*. April 25, 1991. Washington, DC

12. Kentucky State Data Center. *Newsletters*. Fall 1990, Winter 1990. Urban Research Institute. University of Louisville. Louisville, KY.

13. Rowan, Carl T. Forum: Census Challenges. *The Courier Journal*. May 22, 1991. Louisville, KY.

References (Continued—)

14. Straus, Carol M. and Lucinda R. Zoe. *Women and Poverty in Kentucky*. Center for Business and Economic Research. University of Kentucky. Lexington, KY.

15. Changing Face of Family Finances. *The Courier Journal*. May 26, 1991. Louisville, KY.

16. Kentucky State Data Center. *Factors Affecting the Well-Being of Children. Draft*. May 1990. Urban Research Institute. University of Louisville, Louisville, KY.

17. *Kentucky Total and Nonwhite Population and Labor Force Data By County*. July 1990. Department for Employment Services. Frankfort, KY.

18. If You're 65 or Older, Here's How You Fit Into the Population. *The Courier Journal*. April 30, 1991. Louisville, KY.

19. Childhood Diminishing. *The Courier Journal*. May 1991. Louisville, KY.

20. Adult Protective Services, Adult and Spouse Abuse, Total Investigations for FY 76-90. January 9, 1991. Systems Administration Branch. Cabinet for Human Resources. Frankfort, KY.

21. *Kentucky Women*. Newsletter. Summer 1989. Vol. IX, No. 2. Kentucky Commission on Women.

22. Eisler, Riane, Attorney at Law and Allie C. Hixson, Ph.D. *The ERA, Facts and Action Guide*. 1986. National Women's Conference Task Force for the ERA, Educational and Research Division, The National Women's Conference Center, Washington, D.C.

23. *Kentucky Elderly Needs Assessment III*. August 1987. Urban Studies Center. University of Louisville. Louisville, KY.

24. *Status of Child Care in Kentucky - A Comparative Analysis of Regulations, Expenditures and Policies*. December 1988. Center for Business and Economics. University of Kentucky. Lexington, KY.

25. *Select Interviews*. June 1991.

26. *Let Facts be Submitted to a Candid World*. The Report of the University Senate Council Ad Hoc Committee on the Status of Women. October 1990. University of Kentucky. Lexington, KY.

METHODOLOGY

Source of Data

Many data sources were utilized in preparing this report, including Kentucky governmental agencies and the United States Bureau of the Census as well as several papers, reports, and unpublished tabulations from the Current Population Survey (2).

Estimates for 1990 utilized the Current Population Survey (CPS). The CPS is a monthly nationwide survey conducted by the Census Bureau. Questions focus on household, family, and personal characteristics and individual labor force participation of the civilian and noninstitutionalized population over 14 years of age. The national sample for the survey includes over 600 areas making up about 1,100 counties and cities. Every state and the District of Columbia are represented.

Estimation Procedures

Each year, the Kentucky share of the national CPS sample consists of about 650 households containing a total of about 1,800 individuals. This sample size allows an appropriate level of reliability in making some summary estimates for the entire state population, but it is relatively small for making estimates of detailed characteristics for different family types and individuals.

CPS Data Applications

The Census Bureau uses the CPS data in the preparation of a series of special reports and publications called *Current Population Reports* as well as in the *Statistical Abstract* which is published yearly. Each of these publications describes the CPS methodology and discusses recommended precautions for using the data. Three important areas refer to the reliability and comparability of the data and the various types of error that may influence results. Each of these is discussed below, summarized from Census Bureau sources (7).

Reliability of the Estimates

As with any survey in which results are based on a sample, the CPS survey data are subject to sampling error. At the national and state levels, survey results may differ somewhat from what would be reported if a full census count were taken using the same survey procedures. Two general types of survey errors include sampling and nonsampling error. In turn, estimations made from survey results are subject to error.

Comparability of the Estimates

In general, data obtained from different sources are not entirely comparable. A variety of differences in survey methodology and procedures yield different results. These

differences add to the error component in the data and caution should be used in comparing data from two sources. CPS procedures are different from the decennial census procedures. In addition, 1980 decennial procedures differ from earlier decennial census procedures.

Nonsampling Variability

Some sources of nonsampling error include the following: missing data for some of the variables in some cases; problems with definitions, differences in interpretation of questions, respondent error or incompleteness in giving responses, coding errors, data processing errors, and other estimation errors.

GLOSSARY

Class of Worker

Class of worker is based on the type of ownership of the employing organization.

Private wage and salary workers: Employees of a private company, who work for wages, salary, commissions, tips, or payment in kind. Included are self employed persons whose business is incorporated.

Employee of own corporation: Persons who own all or most of the stock in a privately held corporation.

Government workers: Persons who work for any government unit regardless of the activity of the particular agency. Persons elected to paid offices are included. Excluded are persons on active duty in the Armed Forces.

Self-employed workers: Persons who work for a profit or fees in their own unincorporated business, profession, or trade, or who operate a farm.

Unpaid family workers: Persons who work 15 hours or more without pay on a farm or in a business operated by a person to whom they are related by blood or marriage.

Educational Attainment

Data on educational attainment apply only to progress in "regular" schools. It includes elementary school and schooling which leads to high school diploma or college degree. It does not include vocational school, unless the course would be accepted for credit at a regular elementary or high school or at a college.

Earnings

The sum of wage or salary income and net self-employment income from farm and nonfarm sources.

Family

Two or more persons who are related by birth, marriage, or adoption and who live together as one household. Families are classified by type according to the sex of the householder and presence of relatives.

Married-couple family: A family in which the householder and his/her spouse are counted as members of the same household.

Male-headed family: A family with a male householder and no spouse or householder present.

Female-headed family: A family with a female householder and no spouse or householder present.

Household

The person or persons occupying a housing unit. Households are classified by type according to sex of the householder and the presence of relatives.

Family household: A household including a family. It may also include nonrelatives living with the family.

Nonfamily household: A household consisting of a person living alone or of a person living with other unrelated individuals.

Income

Individual income: Total money income by persons 15 years and over. Total income is the sum of amounts reported separately for income from: wages and salaries; farm and nonfarm self-employment; interest, dividends, and net retails; Social Security; public assistance; and all other sources. The figures represent the amount of income received before deductions.

Family income: Total money income received by all family members 15 years old and over. The lowest income group includes families that were classified as having no income. Median income figures are based on all families.

Labor Force Participation

Persons 16 years old and over are classified as to their status in the labor force. Members of the Armed Forces and the civilian labor force are included. The civilian labor force includes employed and unemployed civilians.

Employed persons: All civilians 16 years old and over who work at a regular job as a paid employee or in their own business or profession, or on their own farm, or who work 15 or more hours as unpaid workers on a family farm or in a family business.

Unemployed persons: Civilians 16 years old and over who are not employed and are looking for work or are waiting to be called back to a job from which they have been laid off and are available to accept work.

Marital Status

Marital status was tabulated only for persons 15 years old and older.

Single: Persons who have never been married, including persons whose only marriage was annulled.

Married: Persons whose current marriage has not ended through widowhood, divorce, or legal separation.

Separated: Persons legally separated or otherwise absent from their spouse because of marital discord.

Widowed: Widows and widowers who have not remarried.

Divorced: Persons who are legally divorced and who have not remarried.

Median Age

The age at which half of the population is older and half is younger.

Occupation

The kind of work persons 16 years old and over were doing at a job or business. Persons working at more than one job are counted only in the one at which they worked the greatest number of hours. Occupation is not determined for persons in the Armed Forces.

Presence of Children

The presence at home of a child or children under 18, including stepchildren and adopted children. It excludes sons-in-law and daughters-in-law and foster children. Women and families with children are classified by age of youngest child, even though they may also have older children.

Poverty Status

Families and persons are classified as below the poverty level by comparing their total income to a federal government definition of poverty which is calculated according to family size, number of children, and age of family householder or individual.

Adapted from *Women in Delaware: A Documented Profile* (1988).